IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Anthony BEVERINA, et al. ART UNIT:

SERIAL NO.: New Application EXAMINER:

FILING DATE: Herewith

FOR: METHOD AND APPARATUS FOR RISK MANAGEMENT

PRELIMINARY AMENDMENT

ASSISTANT COMMISSIONER FOR PATENTS WASHINGTON, D.C. 20231

SIR:

Prior to examination on the merits, entry of the following amendment is respectfully requested.

IN THE SPECIFICATION:

Prior to "Field of the Invention", please insert: --This application is a Divisional of application Serial No. 09/453,509, filed December 3, 1999, the entirety of which is incorporated herein by reference.--

IN THE CLAIMS:

Please cancel claims 1-32 without prejudice to their underlying subject matter.

REMARKS

No new matter is introduced by this amendment and entry is respectfully requested.

Allowance of the application is respectfully solicited.

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Respectfully submitted,

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